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Vol. 6, Number 33

R.R. 2, MINDEN, ONTARIO K0M 2K0 TELEPHONE: (705) 489-2036

Wednesday, August 18, 1982

A squeeze-play by bankers, bureaucrats

By W. Roger Worth

It isn't often that the country's bankers and bureaucrats team up to cause trouble for the nation's smaller firms, yet such a situation has occurred twice in the last three years.

Here's what is happening.

In his June budget, Finance Minister Allan MacEachen announced a program that would effectively subsidize interest rates for smaller expanding firms by up to four percentage points. It wasn't much of an incentive, because not many smaller firms are making money these days, let alone expanding.

Nevertheless, it was a thoughtful measure that would assist entrepreneurs prepared to risk a lot of dollars to create a few jobs.

Enter the bankers and the government bureaucrats.

In his budget message, MacEachen said borrowers would simply write a letter to Ottawa, with a list of qualifying equipment purchases and costs. Then Ottawa would send a cheque to cover the interest rate subsidy to the bank involved, offsetting part of the interest payments on the loan.

The government bureaucrats, though, proceeded to make a simple system complicated. They now want the banks, rather than the borrowers, to handle the red tape, control equipment purchases, and generally take charge.

The bankers acted negatively, saying they wanted an administration fee and, besides, they didn't want all the paperwork.

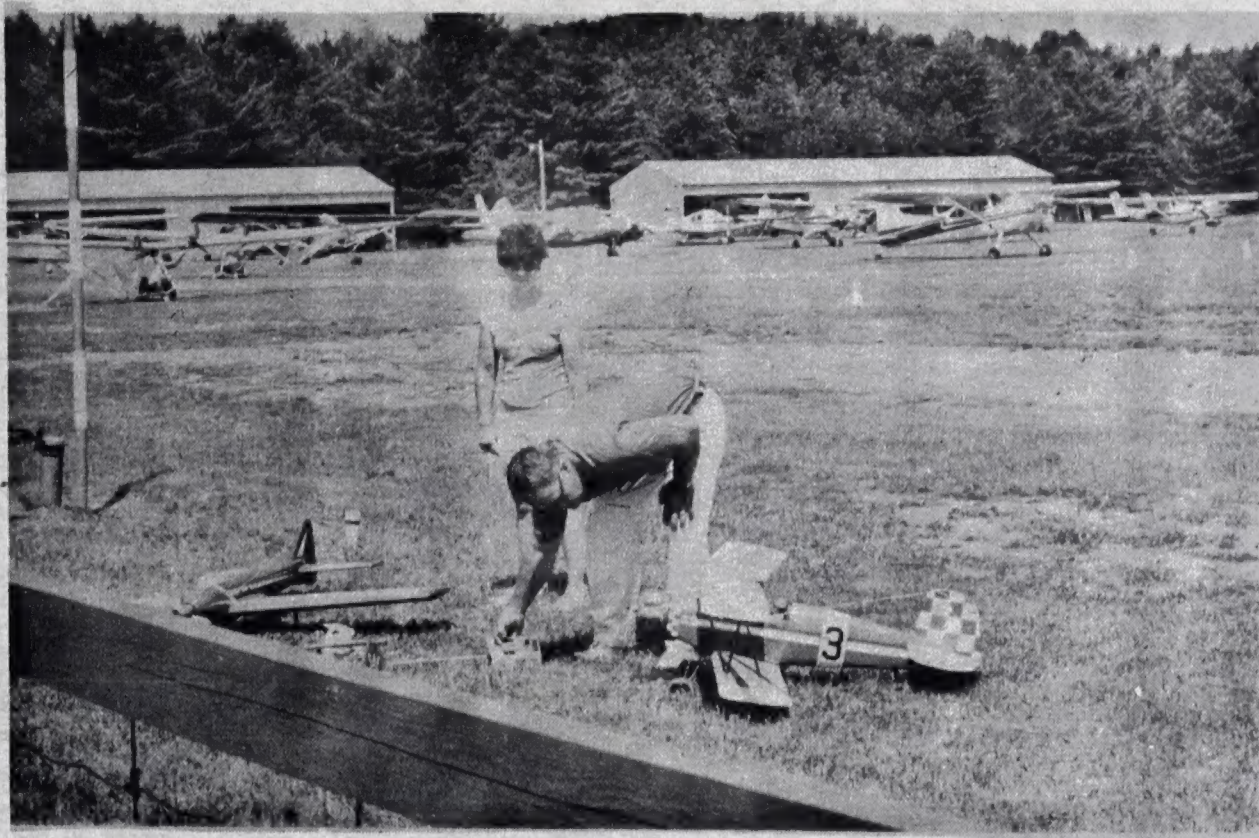
And six weeks after the budget announcement, that's where the matter rested. While one financial institution (Rojnat) had accepted the program, the banks won't touch it — yet.

This is a repeat performance of the Small Business Development Bond Program of two years ago. Then, it took the bankers and government bureaucrats months to sort out their differences.

It's not that any small business is going to lose out on the new program, because it is retroactive to June 28. Yet many entrepreneurs may worry and lose sleep over whether they qualify, and that is hardly fair.

If the banker bureaucrats and the government bureaucrats want to knock themselves about in prolonged negotiations, it should be over something substantial like the bank's massive loan losses, or the efficacy of the reserve system.

When it comes to a simple matter of helping a few thousand small businesses create a few thousand jobs, these high-powered executives should resolve their differences within weeks, if not days. Small business deserves as much.



Stanhope Airshow attracts large audience, Sunday

STANHOPE TOWNSHIP — Hundreds of spectators turned out Sunday afternoon at the Stanhope Airport for the annual air show which started with a fly-in and beef barbeque.

The air show was very entertaining starting with two T33 jet aircraft from Canadian Forces Base in North Bay who put on an excellent display of precision flying.

A new type of aircraft called a Lazer was demon-

strated which is a one man plane powered by two 7½ horse power engines. There was also a superb display of gliding as well as a display by a Canadian Forces helicopter.

The crowd in attendance were entertained with a fine show of model aircraft flying and throughout the day Jeff Barry and his band provided music for the show.

IN THE COURTS

PROVINCIAL COURT (Criminal Division) MINDEN

Provincial Judge: G. F. W. Inrig

August 10

BREAK, ENTER, THEFT — Eldon Bull pleaded guilty to this offence and was sentenced to seven days in jail.

IMPAIRED DRIVING — Gordon Kent pleaded guilty to this and was fined \$150.

Stephen Parnell was also fined \$150 for the same offence.

Austin Laws failed to appear on the above charge and a warrant was issued for his arrest.

Douglas M. Bride and Brian Miles were charged on this offence and remanded to a later date, and David Dawson was also charged with this offence and refusing to take a breathalyzer test. He was sentenced to 29 days jail to be served intermittently.

OVER .08 ALCOHOL — Robert Street pleaded guilty on this offence and was fined \$100.

THREATENING — Lorne MacArthur pleaded guilty

on this offence and was bound over for one year to keep the peace and \$500 Surety Bond.

DISTURBANCE — Stanley Hussey and Brian Mitchell pleaded guilty to the above and were both given a conditional discharge.

BREACH OF RECOGNIZANCE — Stephen Elliott was charged with this offence and remanded to October 5, 1982.

OBSTRUCTING POLICE — George Darlinson was charged with the above as well as dangerous driving and driving while suspended. He was remanded to Sept. 21.

WATERSKIING WITH NO LOOKOUT — Cherri Cuffe pleaded guilty to this offence and was fined \$25.00.

DO YOU KNOW . . .

Q. "I am very interested in local history. Could you suggest some reference material?"

A. In 1944, Lady Tweedsmuir, wife of a former Governor General of Canada, asked Women Institutes across the country to compile local "Village Histories." Minden's Women's Institute has made the four looseleaf binders containing local history available to the public at the Minden Library, for reference only. The first volume goes back to the 19th century.

For information on this and other topics of interest to our community, call Haliburton Information Centre, 457-2733. Office hours 10 am to 2:30 pm, Monday to Friday.

HTA Amendments to Help Farmers

TORONTO — Some financial savings and greater flexibility in the use of farm vehicles will be among the results of Highway Traffic Act amendments outlined by Ontario Transportation and Communications Minister James Snow.

The amendments are based on recommendations made by Everett Biggs Associates Ltd., of Brampton, which MTC and the Ministry of Agriculture and Food authorized in May, 1979, to conduct a review of farm-related trucking.

"These changes are a direct response to the wishes of Ontario's farmers," Snow said. "They will extend a cost-saving avenue to farmers without any additional costs being placed on the government."

The use of "farm" licence plates for commercial motor vehicles is being extended to allow farmers to transport products, supplies or equip-

ment of other farmers provided the transportation is not undertaken for compensation.

In addition, dump vehicles — owned or leased by a farmer, bearing "farm" plates and used for the transportation of the farmer's own goods to his farm — will not be subject to the periodic inspection required of other commercial dump vehicles.

"The cabinet agrees that farm dump vehicles used to haul the odd load of gravel to the owner's farm should not be held to the same standards expected of commercial trucks," Snow said.

Comparison amendments are being made to enable farmers to continue to drive their own farm vehicles without the need for a commercial driver's licence.

The farm plate and driver licensing amendments take effect Sept. 15, 1982, with the dump vehicle amendment effective Sept. 1, 1982.

Ontario ag rep wins national extension award

For the past 16 years, Huron county's Don Pullen has been playing on a winning team. Now he is in the lime-light as the first recipient of a national award recognizing outstanding achievement in agricultural extension work.

The distinguished Extension award was presented for the first time at the Canadian Society of Extension annual meeting held at Vancouver in early July.

Colleagues nominating Mr. Pullen stressed his keen dedication to helping county farmers with production and farm management problems. They also pointed to his ability to mold a busy extension office into an effective team.

"As a team leader in the office, Don provides organization, energy and enthusiasm to allow the staff to function efficiently," said former Huron county agricultural engineer George Penfold. "In the community, he is equally as skilled and at ease in dealing with policy matters at the county council level, providing assistance to farm organizations, or advising individual farmers on recommended management practices."

Pullen, a 45-year-old southwestern Ontario native born in London, graduated from the Ontario Agricultural College with a B.S.A. degree in animal husbandry in 1963. During his college years, he worked as a summer assistant agricultural representative in Perth, Wellington and Dufferin counties before he was appointed assistant ag rep for Huron in 1963. He has served as that county's ag rep for the past 16 years.

Ontario Minister of Agriculture and Food Dennis Timbrell commenting on the award presentation said, "Don Pullen has shown he possesses the professional skills and leadership qualities required to mount a successful extension effort. I think it is particularly appropriate that this award should come to Don during the 75th anniversary year of extension service to Ontario farmers."

The Canadian Society of Extension, which presented the award, is a scientific organization and member body of the Agricultural Institute of Canada. It provides professional development for extension workers in government, universities and agribusiness.



Your Stars This Week

BY STELLA WILDER

GEMINI: (May 21-June 6) — Don't say no to a new proposal before you investigate thoroughly its creative aspects. Satisfy an urge. **(June 7-June 20)** — When it comes to speculation, make certain the funds you invest are your own. Otherwise, much trouble ensues.

CANCER: (June 21-July 7) — Check out your own physical condition before committing yourself to strenuous activity. A good week. **(July 8-July 22)** — Keep all appointments this week. To exchange one for another requires more finesse than you presently possess.

LEO: (July 23-Aug. 7) — Seek a stronger relationship with younger family members. This is a good week for helping the dispirited. **(Aug. 8-Aug. 22)** — Keep moderation as a goal this week. To hasten things, especially a new project, is to court general failure.

VIRGO: (Aug. 23-Sept. 7) — You may be exceptionally vulnerable this week in terms of flattery. Don't listen to another's "soft soap." **(Sept. 8-Sept. 22)** — Read all the fine print. If taking medication, be sure to check out any refills for error. A high risk time.

LIBRA: (Sept. 23-Oct. 7) — Luxury items may distract you from regaining optimum health. Be warned. **(Oct. 8-Oct. 22)** — Creative energy is exceptionally high at midweek. Be careful, however, not to expect the same upsurge from co-workers.

SCORPIO: (Oct. 23-Nov. 7) — Keep watch on your overall physical condition. Don't bite off more than you can comfortably chew. **(Nov. 8-Nov. 21)** — A failure to commit yourself in the recent past may result in your being passed over for promotion this week.

SAGITTARIUS: (Nov. 22-Dec. 7) — Keep to what you know this week. A proposal for quick gain at midweek proves a disaster in the end. **(Dec. 8-Dec. 21)** — You should be able to bring a long-standing project to a successful conclusion this week. Begin a new endeavor now.

CAPRICORN: (Dec. 22-Jan. 6) — Pets and people: These prove exceptionally disturbing to your peace of mind. Try for isolation. **(Jan. 7-Jan. 19)** — Remove yourself from the scene of family quarrels. Don't allow yourself the luxury of raising your voice.

AQUARIUS: (Jan. 20-Feb. 3) — Make every effort to remain receptive to new ideas throughout the week. Don't let annoyance show. **(Feb. 4-Feb. 18)** — Dealings with children prove nerve-racking. Try to keep your associations this week strictly in the adult camp.

PISCES: (Feb. 19-March 5) — You can do much to improve your understanding of the young if you will keep your ears open and your mouth shut. **(March 6-March 20)** — A change in the general atmosphere on the home front makes this a week not soon to be forgotten. Loved ones win.

ARIES: (March 21-April 4) — The prominence in your life of those you have long considered either enemies or competitors is good for you now. **(April 5-April 19)** — The added responsibility of caring for the young may make the week hectic; it also makes it rewarding.

TAURUS: (April 20-May 5) — Seek to strengthen relationships on the home front. Employment scene activities flourish at this time. **(May 6-May 20)** — If you put the emphasis on employment matters this week, you should profit handsomely by week's end. Be open-minded.



Canadian Business

BY GARTH TURNER

For the past three years, Peter Lande has been economic counselor for the United States of America to its embassy in Ottawa. Now the stay is over, and it's back home.

He was glad to go.

He's a little annoyed because he can't sell his Ottawa house, and mutters something about the damn Canadian interest rates.

But the anticipated pleasure of leaving the great white north ran a lot deeper than quitting a sad housing market, 11% inflation and a nation gripped by economic depression.

Lande's jumping off an out-of-control roller coaster. He is leaving a country which he says "loves to shoot itself in the foot, or other parts of the anatomy."

He's leaving before there are "many major business failures" and he is escaping the "utter fanatics" who run the bureaucracy of Canada.

The sickness Canada suffers from, he says, was focused recently in the case of J.B. Lippincott of Canada — a small book publishing company in Etobicoke.

It employs 12 people, has annual sales of less than \$2 million, distributes medical and nursing books all over Canada, has operated in the country since 1897 and has always been the subsidiary of an American firm.

Four years ago the U.S. parent was bought out by another U.S. firm — Harper and Row. This made Lippincott Canada, for weird reasons which are law here, subject to review by FIRA, the Foreign Investment Review Agency.

FIRA decided, after a long delay that cost Lippincott and Harper and Row dearly in legal fees, that the company must be sold to Canadians, or shut down.

Recently the Lippincott employees were told no buyer had been found. The doors close in November, with more lost jobs and abandoned corporate spending at a time when the nation can hardly afford it.

The supreme irony was that FIRA supposedly bases all decisions on what "benefit to Canada" will result.

And this, says Lande, is nothing new.

"It isn't a unique case, although it is incredibly stupid. These things are being done in a mindless way."

"The Lippincott case is a good example — it's not something strange, it's just that this one was doubly freaky. Canada was shooting itself in the foot again."

The American also says a similar situation is "about to come up in Toronto."

Again, a book distribution company, U.S.-owned, is going to be shut down mercilessly because it does not comply with FIRA guidelines.

The toll: "More than 100 jobs."

The foreign investment watchdogs are particularly interested in the book publishing business, Lande says. In fact, they're zealots — absolutely refusing to allow any enterprise in the field to be less than 51% Canadian-owned.

Even for companies which have been here for decades, quietly contributing to the economy.

And even when it means Canadians are going to lose their jobs.

"The relationship between the two countries has really gone downhill," Lande says. "It's as bad as it's been in a decade."

"This is the sort of thing that makes people start using nasty words like *nationalization*."

And make no mistake about it — they are looking north in Washington, and using them. It kind of sounds like the way you hear Americans chat about Chile.

And it's enough to make realistic Canadians gag.

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to

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Registration will take place at Haliburton Highlands Secondary School from Monday, August 30th to Friday, September 3rd, during the hours of 9:00 a.m. to 4:00 p.m.

REGISTRATION WILL INVOLVE:

1. Purchase of a Combination Lock, if required Cost \$2.50.
2. Payment of \$3.00 Activity Fee.
3. Assignment of Home Room and Locker Number.
4. Receipt of Student Time Tables.

NEW STUDENTS AND ADULTS SHOULD REGISTER AT THIS TIME. SCHOOL WILL COMMENCE ON TUESDAY, SEPTEMBER 7th, 1982.

H. Dale Robinson, Principal.

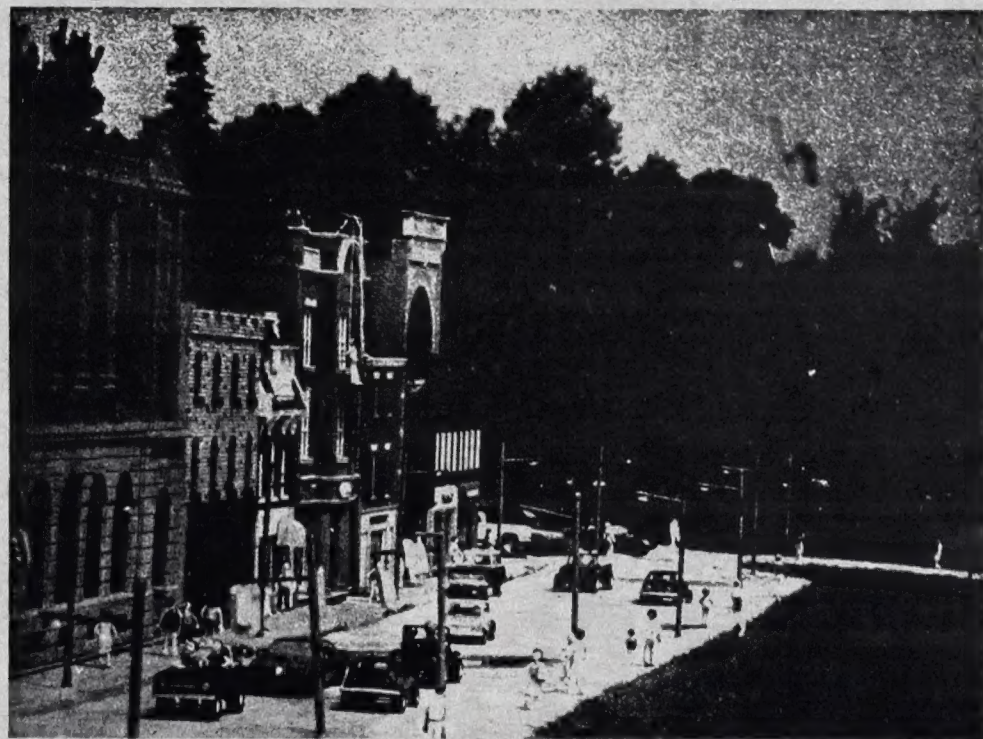
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Lilliput in an Ontario Valley



Miniature village street is scaled down version of real life.

The village in the secluded green valley a short distance from the shore of Lake Ontario is like no other in the province. Every few minutes a tiny passenger train stops at a tiny, old-fashioned railway station but no one gets on or off; wee cows in lush pastures never go to barns (although there are several) for milking; diminutive cars on Main Street wait for stoplights that never change; while on the veranda of an old house an inch-high couple rocks back and forth silently eyeing passers-by who are giants all. This year of 1982 is expected to bring 500,000 such passers-by to the village of exquisite little houses, churches, farms, shops lilliputian people, and all the other small wonders which combine to make Cullen Gardens & Miniature Village one of Ontario's most fascinating new attractions.

Opened in 1980 the project is a long time dream come true for landscape gardener Len Cullen. In 1966 he bought 50 acres of cattle pasture in the valley near Whitby, half-an-hour's drive east of Toronto, began to plan and gradually improve the property. Over the years \$2.5 million was invested, every penny coming from private enterprise. By opening day gardens and village were virtually free of debt.

Today a portion of the valley is devoted to gardens of eye-filling colour, changing each season from the tulips and daffodils of spring to the chrysanthemums of fall. The flower beds surround the miniature village which is composed of scale copies of actual buildings known to the Lake Ontario region; among them a fine old bank from Toronto's Yonge Street, a Port Hope furniture store, a smithy from Unionville, the handsome old Royal Yacht Club from Queen's Quay, Toronto, and host of residences in Whitby, Cobourg, Thornhill and like Ontario communities.

In all there are some 100 buildings crafted by the gardens' staff. One is a house afire with real flames licking a charred hole in the roof, and a firefighter lifted high by a cherry-picker truck.

Beyond the flowers and village pleasant paths lead to a covered bridge and a pond (on it sits a model of a wartime Canopus flying boat) fed by a brook winding a silver thread through the valley with tree-

clad slopes. Hidden in a corner of the glen is a miniature country fair complete with pint-sized — no even smaller than that — roller coaster and other familiar midway rides. A few paces away three swans, two white, one black, paddle in the creek.

Cullen Gardens is open the year around and features such seasonal events as a Fall Festival of Colour starting in September and going through to a Japanese Festival at chrysanthemum time. Christmas brings a spectacular of floodlit trees on the valley sides, winking fairy lights, and a Santa Clause parade.

During January to March the gardens is a centre for sales meetings, seminars and such. There's also a toboggan run, skating on the pond, and several kilometers of cross-country ski trails.

Among facilities are a restaurant, snack shop, meeting rooms and a first-class gift shop in which, perhaps not surprisingly, one of the top sellers is doll's furniture. Admission to gardens and village is \$3.50 for adults, \$3 for senior citizens and children, infants free.

Directions: take Highway 401 to Highway 12 at Whitby, go north on 12 to Taunton Road, there turn west. Cullen Gardens is a short distance

beyond and the entrance is well marked.

Further details are available from Cullen Gardens, R.R. No. 2, Taunton Road, Whitby, Ontario L1N 5R5. Also, for more information on vacations in Ontario, write to Ontario Travel, Hearst Block, 900 Bay Street, Toronto, M7A 2E3, or call any of the following numbers; Toronto calling area, English (416) 965-4008, French (416) 965-3448; toll free lines, Canada (except Yukon and NWT) 1-800-268-3735 (English) or 1-800-268-3736 (French), New York State 1-800-462-8404; other continental U.S. (except Alaska) 1-800-828-8585.

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Ministers Announce Latest Canada-Ontario Job Creation Program

The federal and provincial governments are accepting proposals for labor intensive programs to provide short-term jobs in the areas of fisheries and parks, Ontario Natural Resources Minister Alan Pope and Lloyd Axworthy, federal Minister of Employment and Immigration, announced recently.

By using a special section of the Unemployment Insurance Act, hundreds of short-term jobs have already been created for laid-off mining and forestry workers in Ontario.

Through this program, the federal government offers an enhanced pay package so workers receive their regular allowable UIC benefit plus a supplement of up to \$50.

The Ontario Ministry of Natural Resources, through the Board of Industrial Leadership and Development (BILD), will contribute an additional 25 per cent of the federal contribution up to a maximum of \$60. The province will also pay for family protection benefits which include 100 per cent of the employer's

share of Workmen's Compensation, OHIP, and vacation allowance," Mr. Pope said.

BILD funds will provide up to \$6-million for this latest job creation program. The federal contribution generally matches this total.

"We expect to begin immediately with some of the fisheries management projects — such as restoring spawning beds, stabilizing stream banks and gathering additional fisheries data," Mr. Pope said.

Program proposals have already been submitted by

companies, clubs, lodge owners and outfitters, municipalities and conservation authorities.

Proposals should be submitted to the nearest Ministry of Natural Resources district office. District office personnel are available to assist and advise potential sponsors of projects.

To qualify for funds, the sponsors must be willing to administer and carry out projects on a non-profit basis.

"As you can see, the Government of Ontario, along with the federal government, is

taking important steps to alleviate the unemployment situation in the province," Mr. Pope said.

"I believe that retaining workers within the communities and providing companies

with short-term programs, which have long-term benefits, assure some measure of well-being until the economy improves — hopefully within the next few months," Mr. Axworthy said.

New Birth and Marriage Certificates

Ontario Minister of Consumer and Commercial Relations Robert Elgie M.D. announced recently that

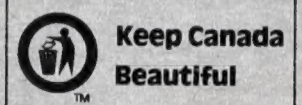
Ontario and most other Canadian provinces have adopted new and uniform wallet-sized birth and marriage certificates.

Developed for the Vital Statistics Council of Canada by the RCMP and the Canadian Banknote Company, the new certificates will be put into use immediately in Ontario.

The new documents mark a major step forward in security.

The design is such that it will render these certificates virtually impossible to duplicate. They will also permit more efficient processing.

Residents of Ontario are advised that the new certificates should not be laminated with plastic or any other materials. According to experts from the RCMP, "the security aspect would be significantly reduced by laminating." As a result, lamination may render certificates unacceptable for some official purposes.



Between the Lines

BY ELI HENDRIKS-WITMER

Remember all the fuss back in 1978 when *Queen* had a problem with sales folk about a poster which they were enclosing with their *Jazz* album? If you recall, the poster featured some nude women riding bicycles as a promo for their single *Bicycle Race*, and some dealers refused to carry the record. The answer was to give them a choice - with the nudes or without. Well kids, history is repeating itself with their latest product *Hot Space*. This time the sleeve of the LP shows a nude couple about to make love pro-



Actor Robby Benson has married singer Karla DeVito, who sang with Meat Loaf on his *Bat Out of Hell* album.

Robby takes a wife

moting the single *Body Language*. This time dealers are being offered a blank sleeve in place of the nudes. If you care, check with your dealer to see which one he's carrying before you buy.

Congratulations are in order to recently married Robby Benson (*Tribute* and *One on One*) and Karla DeVito (former up front singer with Meat Loaf). The couple met when they co-starred in the New York production of *Pirates of Penzance*. They are honeymooning

in Hawaii. Sigh!

I have recently enlisted the aide of a young friend of mine who enjoys loud music and likes to tell me about it. So tell me, said I, and the results of his telling will hereafter be known as T.J.'s Picks. This week T.J. has chosen *The Number of The Beast* by Iron Maiden distributed by Capitol Records. Says T.J. "This album is for those who love hard acid rock and who like to crank their music up and stomp their feet to the beat!" Alright!!

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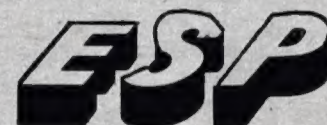
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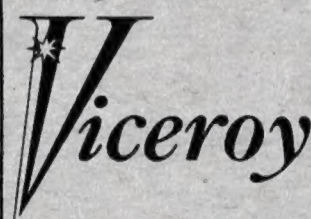
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Ontario Black Bear Seasons Announced for Fall of 1982 and Spring of 1983

If you plan to hunt black bear in Ontario this fall, you'd better check the season dates because there have been some significant changes, Ontario Natural Resources Minister Alan Pope said recently.

North of the French and Mattawa Rivers, the bear season will open September 1 — 10 days earlier than last year.

In Wildlife Management Units (WMU) 48, 60, 61, 62, 63 and 68, the fall bear season will open 15 days earlier than last year. These units include

parts of Peterborough, Hastings, Lennox-Addington, Frontenac and Lanark Counties, as well as the area between Algonquin Park and the Ottawa River.

"These changes will provide more recreational opportunities for bear hunters in Ontario and help reduce problems of nuisance bears," Mr. Pope said.

The dates for the 1983 spring bear hunt will be the same as previous years, April 15 to June 15, in all WMUs open to bear hunting.

"To get additional biological information about harvested bears, my ministry started a bear crest program in Northern Ontario this year," Mr. Pope said.

In exchange for two premolar teeth, a hunter will be given a sew-on crest which will be issued at MNR district offices north of Sudbury only. The bear should be taken to the ministry office closest to where it was harvested.

File in the Unexplained

BY MICHAEL LUCAS

Russian parapsychologists are experimenting on a so-far successful project to determine whether colors can be distinguished by feel rather than by sight. Though there is no final report on their two year old project, word has leaked out that carefully blindfolded students can, indeed, tell red from green, brown from yellow.

But one American has proven to the world that she has the facility of sight without seeing.

Margaret Foos grew up in Ellerson, Virginia in the 1950s. At school and at play, her friends were sure that she was cheating because she easily located them in games of hide and seek or blind man's bluff. But she was not cheating in any way as doctors at the South West Virginia Veterans Administration hospital helped prove.

They blindfolded the 15-year-old girl with layer after layer of cotton, gauze and tape. There was no way, logically that she could see through it...but she did. With ease, she read verses from the Bible selected at random by the medical men. The doctors next took items from their pockets for her to identify, still tightly blindfolded. As quickly as they were held before her taped eyes, she identified a wallet, a comb, a key ring. But these everyday articles were hardly a true test. One doctor had with him his lucky shark's tooth...and Margaret identified it.

Her fame grew quickly. Her notoriety reached its peak when Margaret Foos appeared on the old *People Are Funny* television program in 1960. There, in front of a stunned studio audience and fascinated millions of TV viewers, the meticulously blindfolded girl played not one, not two but three games of chess simultaneously. No, she didn't win them all...only two out of three.



You Asked Us

by Eli Hendriks-Witmer

Q. What can you tell me about the lovely Heather Thomas who plays Jody in *The Fall Guy* and where can I write to her?

B.F., Toronto

A. Heather is a real "California" girl — 24, blonde, blue-eyed and a graduate of U.C.L.A. She was brought up in Santa Monica in an upper-middle class intellectual atmosphere with aspirations of being a writer and director. Her previous work as an actress consists of a starring role in a yet-to-be-released feature film with Scott Baio entitled, at various stages in its production, *The Whiz Kid*, *Zapped* and most recently, *Head of the Class*, and a regular part in the short-lived TV series *Co-ed Fever*. Heather is single, lives alone in Santa Monica and would like very much to be a "mogul." You can write to her in care of



HEATHER THOMAS

ABC-TV, 4151 Prospect Ave., Hollywood, CA 90027.

...

Q. Could you please supply me with the following information about Carol Burnett? Her correct family name, her husband's name, her age and the address to which I should write to her.

A. Andrew, Edmonton

A. Carol's family name is Burnett. Her father's name was Jody Burnett and her mother was Louise Creighton. Her husband is producer Joseph Hamilton and she was born in 1934 making her 48 this year. You can send mail to her in care of Robinson and Associates, Inc., 132

S. Rodeo Dr., Beverly Hills, CA 90212.

...

(If you would like to know about a specific subject or favorite star we have the answers. Write to Eli Hendriks-Witmer, Box 345, Station A, Toronto, Ont. M5W 1C2.)

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Car Rentals — Read the Fine Print

A growing number of city residents are opting for a no-car lifestyle, relying instead on a combination of public transit, taxi cabs and rented cars. Weekend and holiday getaways in a rental can give you the pleasure and convenience of driving a new car without any of the problems of ownership — at least it seems that way at first glance.

Most renters gladly pay an extra \$5 or \$6 a day for what they think is increased insurance coverage to lower their

personal liability for damage to the car. However, this "collision damage waiver" is actually a private contract between you and the rental company under which they agree to limit their claim against you in certain specified circumstances.

It is not insurance. In simple language that means you might be held liable for all damages up to the full replacement value of the car if your accident doesn't fall under one of the covered circumstances. Your "extra

protection" usually does not apply to collisions with stationary objects or if your accident takes place off the highway. And if you get tired while driving and hand the keys over to your 19 year old son, you'll also be handing away the limit to your liability. Rental agreements vary widely so read them carefully and drive accordingly.

Considerable savings are possible with the rental of an older car but be aware that you can be held responsible for any safety oriented repairs ordered by the police. So check the car over carefully before accepting it, paying special attention to brake and signal lights, high and low beams and the muffler. In considering this type of rental arrangement you should also know that most agencies will not allow their older cars to travel further than 350 kilometres from their home base.

For a copy of a booklet entitled, "Tips On Buying A Car and Rust Inhibition", write to the Consumer Information Centre, Ministry of Consumer and Commercial Relations, 555 Yonge Street, Toronto, M7A 2H6, or pick one up at the Consumer Services Bureaus in Hamilton, London, Ottawa, Peterborough, Sudbury, Thunder Bay and Windsor or phone toll free, 1-800-268-1142 (Thunder Bay region call collect (416) 963-1111.)



Pat Doyle

Sports

Last year at this time, I'm sure you'll recall, anybody who could tell the difference between a resin bag and a pine tar rag knew the definition of Billy Ball.

Under the guidance of Billy Martin, the Oakland A's played baseball as if the rounders game were a track meet. Mike Heath would steal home. Chicken Stanley would swipe third. Mickey Klutts would abduct second. Rickey Henderson, the anchor man on major league baseball's best relay team, would steal everything he could get his paws on.

Victory became routine as the A's (a) won the American League West Division first-half flag, (b) finished half a game back of Kansas City in the second half and (c), had the best over-all record in the AL.

Look closely at the standings today, though, and you'll detect that Martin isn't a genius anymore.

Everybody has a pet theory as to why B. Martin is no longer a genius, the two most popular being Oakland's sore-armed pitching, which is second from the bottom at present, and the hitting, a category in which the A's have no equal in terms of futility. If, however, you were to analyze Martin's track record you shouldn't be shocked that Oakland isn't scoring straight A's this summer semester.

Except for the first of Martin's stopping points, his managerial career is punctuated with instant success...then miserable failure. Not surprisingly, then, he wears out his welcome more often than most managers.

He first became a genius in Minnesota where he directed the Twins to a West Division pennant in 1969. He was the deepest thinker in Detroit's dugout from 1971 to '73 inclusive, and the Tigers placed

second, first and were in third place during his third year when he was fired.

Next stop was Texas in '73 where they had their best year ever and finished second, but they were fourth in the West when he was dismissed his third summer there.

His log with the Yankees reads two pennants, 1976-77, fired in '78 with the team in third. At his present post, Martin got the A's into second place two years ago, won the West flag last summer and today the A's are trailing California by 14 games.

Coincidence?

Perhaps, but it could be that Billy Martin can only get ordinary players to perform over their heads for so long, then they revert to their natural level.

Billy Martin is no genius. Not until he takes his ball and moves to another town, anyway.



Paul Hellyer

Is the "Six Percent Universe" unfolding as it should? It's much too soon for the final word on the government's latest effort at economic games playing but only the most starry-eyed partisans really expect to accomplish the economic miracle the country so desperately needs.

The Prime Minister has already warned that the 1982 inflation rate will be in the 11-12 percent range. So anyone who is subject to the guidelines this year will suffer a 5-6 percent loss of real income. This is quite unfair compared to a general wage and price freeze which would preserve workers purchasing power while inflation was winding down.

Worse, some people are expected to bite the bullet while others don't. Several provinces have agreed to go along, and others haven't. Some businesses, either out of self-interest or as a result of government jaw-boning, have joined the plan. Others, again from self-interest, have opted out.

Ian Sinclair, the CPR's slowly retiring tycoon, must have begged the government to have his transportation giant included in the legislation. What a happy way to reel in your labor costs while Ottawa takes the rap. Equally important, the CPR couldn't compete with the CNR if its labor costs got out of line.

At the other end of the spectrum, workers at Daymond Ltd., in Chatham, have just extracted a 22 percent increase over 2 years. The company's personnel manager Ken McLenahan said he considered the contract a compromise. "We've got a reasonable settlement that we feel will make us competitive in the marketplace."

McLenahan may be pleased but his settlement is the raw material from which double-digit inflation is made. It's also the quicksand which will undermine the government's guidelines because public service unions can't be expected to sit idly by and watch their free enterprise brothers outpace them almost 2 to 1.

The combination of an immediate loss of purchasing power plus the disparity with workers not subject to the controls will spark some bloody battles before the whole thing sorts itself out. Already the militant British Columbia Government Employees Union appears ready to throw down the gauntlet on behalf of public employees everywhere. Armed with a 90 percent mandate Executive Director John Fryer has 42,000 civil servants poised for strike action.

One of two results is predictable. Either the whole program will collapse under its own weight, a development which the Trudeau administration can hardly afford, or comprehensive controls will be applied across the board — which would have made more sense in the first place.

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Holland marsh recovers

KETTLEBY — The Holland Marsh is well on the road to recovery after a freak hailstorm in June damaged 1200 hectares (3,000 acres) of

vegetable crops, says Matt Valk, extension horticulturist at the Ministry of Agriculture and Food's muck research station here.

"We've had very good recovery in the past two weeks with good growing weather and sunshine," he says. "The replanted acreage after the storm is coming along well and we're looking a lot better than we did at the end of June."

Of the 1200 hectares (3,000 acres) affected, approximately 100 (250 acres) have been replanted with onions, lettuce and other salad crops, he says. Lower yields were salvaged from lettuce, romaine, endive and escarole crops hit by the hail.

"We're waiting to see if we can use the celery for processing," he says. "Because it is damaged, it can't go to the fresh market."

While the replanted crops won't be ready for harvest until late August or early September, current market prices for fresh salad crops haven't been affected, says Valk.

"Right now the prices for celery and cauliflower are down and overall the prices for fresh vegetables are no higher than last year," he says.

The prospects for consumers look promising, but it may take growers longer to recover from their losses. Only 25 per cent of the affected acreage was covered by crop insurance.

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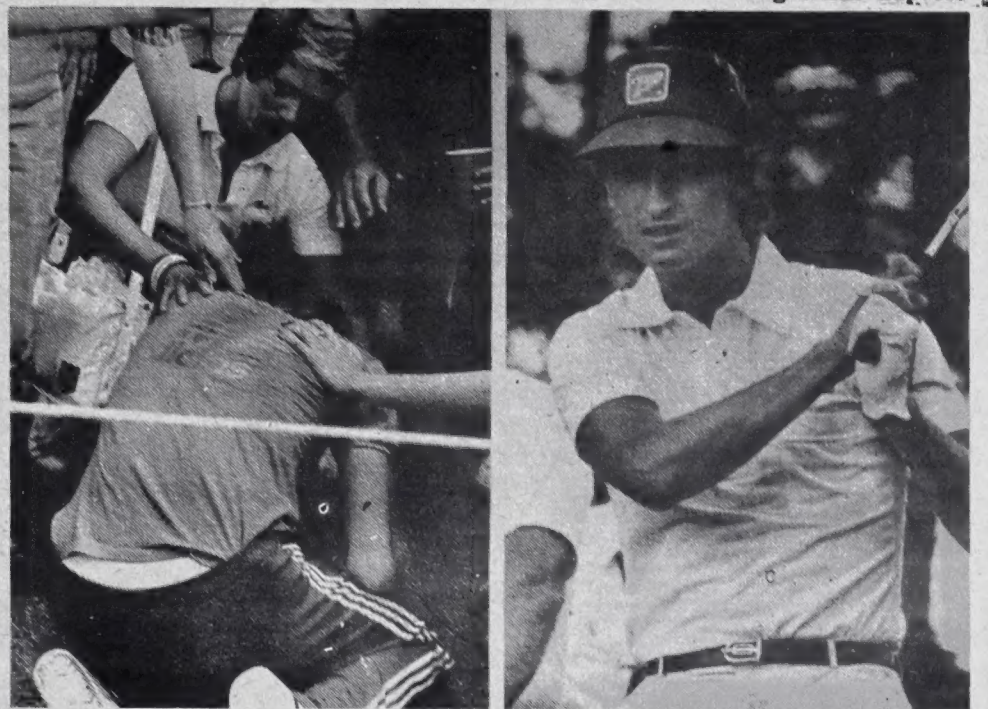
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Ouch!

Wayne Gretzky is hockey's best marksman, but on the golf course he isn't quite as brilliant. His first drive at this month's Canadian Open in Oakville went into the crowd and struck Mark Giardetti (left). Gretzky rushed over to apologize, and fortunately the extent of the damage was only a bump on the head.

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Money\$mart

BY MARIE VAN HAVERE



"I'm sure there's no one as disorganized as I am when it comes to keeping track of my money. Are there any systems which could help me?"

You're in the majority! It's hard to keep tabs on your money. There are money organizer systems available which can help you. They vary in complexity, though, so you have to decide how much time you'll be able — or willing — to devote to your personal financial records. Most stationery stores sell columnar notebooks. Some also have special budget books with entries for rent, mortgage payments, food, transportation, clothing, entertainment, and so on.

One thing that simple bookkeeping systems usually ignore is tax

planning. If you want to get the maximum number of deductions on your tax return, you need a year-round file with receipts for items you're planning to claim.

Probably the most complete personal financial accounting system in Canada is "Your Personal Money Manager" by Kent McKelvey. (Windcroft Publications, Post Office Box 1449, Port Perry, Ont. L0B 1N0, will send out a free brochure about the \$27.95 kit.) The system is based on the premise that if we knew where we spent our money, we'd be better able to manage it. The account book/cash organizer covers such areas as chequing, savings accounts, sources of funds, allocation on a month-by-month basis with a yearly summary.

Also included is a family budget organizer and a net worth selection. There is a very useful section on income tax planning, which covers my previous comments about overly simplified systems.

Accompanying the account book is "Take Charge", a guide for people who are serious about taking control of their finances. It calls for an effort, but it's a clear, workable system which doesn't require accounting or bookkeeping knowledge.

Whatever system you buy or work out for yourself, you know it won't prevent overspending, but it will let you see when and how you've overspent. The main thing is to stop your "fast rising from affluence to poverty", as Mark Twain once wrote!



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SuperShopping

BY RHONDA MAXWELL

In recent weeks, forecasts of increased food costs due in part to our slip-sliding dollar has struck panic in the hearts of some consumers. In a time of massive layoffs, reduced work weeks, wage cuts and now the 6% solution, shoppers face an even harder task in bringing home the bacon.

Speaking of bacon, have you looked at the price of a one pound package lately? In Ontario, the price has passed the \$3.50 mark. There have been some recent specials whereby the price has been reduced to about \$2.68, but even that is not acceptable.

Bacon and eggs for breakfast has always been a favourite in my home. (I especially like to dip the bacon in the yolk of a fried egg.) Today I refuse to pay the price. Even by shopping creatively, using advertised specials and coupons, I can still only manage to reduce the price to \$2.58. That is still too much for what you get. So, until the price comes down, so that I can stock up my freezer with reasonably priced bacon, I have begun using ham.

When shopping for a dinner ham for Sunday dinner, I deliberately purchase a larger piece of meat, and have my husband slice it into thin slices after dinner. I package and freeze the meat in quantities required for breakfast for four. Ham and eggs are really a nice treat.

When you calculate the price of a semi-boneless ham which can provide one good meal and several breakfasts, the price per pound is minimal compared to bacon. If you are lucky, you can further increase your savings by purchasing a name brand ham on special with a coupon.

Refunds this week can save you up to \$7.00.

Schneider's Luncheon Meat and Bread Refund Offer \$3.00: P.O. Box 2249, Oshawa, Ont. L1H 7V5. Send in four UPC symbols from any Schneider's Luncheon Meats plus the sales slip with the price of your bread circled to receive a \$2.00 refund. To receive \$3.00 refund, send in seven UPC's from Schneider's Luncheon Meats and one sales slip with price of bread circled. Offer ends Oct. 30, 1982. No form required.

Schick Refund Offer \$2.00: Enclose the back card from any two packages of any Schick product and you will receive \$1.50 cash and two 25¢ coupons good on your next two purchases of any Schick blades. Offer expires Dec. 31, 1982. Information found on store form, but there is no indication that form is absolutely required.

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For your copy of *Be a Better Grocery Shopper*, by Rhonda Maxwell, send \$6.95 by cheque or money order to Canada Wide Books, P.O. Box 345, Station A, Toronto, Ont. M5W 1C2. For your copy of *SuperShopping and You*, send \$2.45. For more information about the Coupon Exchange Co. of Canada, send a self-addressed stamped envelope to P.O. Box 604, Station A, Scarborough, Ont. M1K 5G3.

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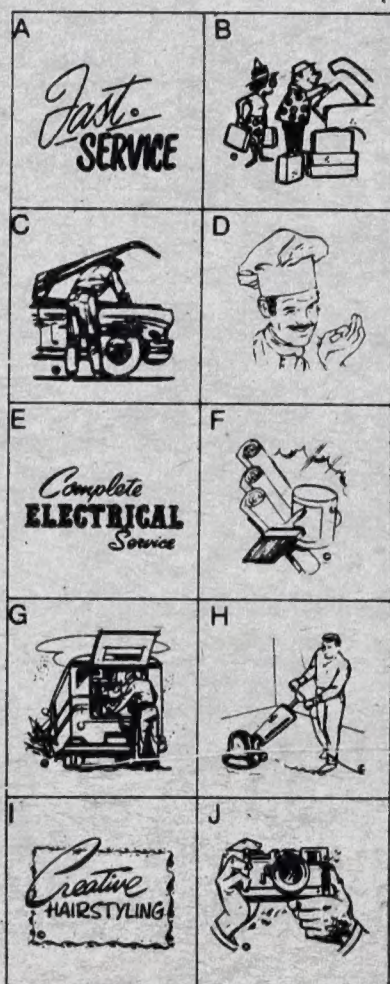
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